

Any neglect on the part of our Carriers to deliver the STANDARD at the proper time and place will be promptly remedied on application at the Publication Office, next door to the Bank of British Columbia, Government Street.

The Daily Standard.

Saturday, October 2, 1870.

How will Confederation Affect our Usury Laws.

Because Moses interdicted the Hebrews from taking usury from each other, and because Christians inherit the Hebrew Bible, and have considered many of the provisions of the Levitical code still binding on them as part of the moral principles that ought to govern society, most so-called Christian nations have, at one time or the other, prohibited usury—or limited it to a certain amount—and have made it a misdemeanor to take more than the percentage fixed by law. How they have managed to get up a compromise between conscience and interest, we will not wait to discuss; but it is very certain that Mammon has got the better of Ethics and Divinity, even among the most Christian nations. Mammon has succeeded so well that it would be almost impossible to find a person who would refuse to take small interest, at least. Now, in Canada they limit the rate of the interest, we presume, out of consideration for the borrower's pocket rather than out of regard for his soul. The limitation there is likely to affect our pockets here, as soon as we shall have become part of the Dominion; and, possibly, in different ways affect the rate of discounts and loans here. Union with Canada, it appears to me, is not likely, however, to operate very injuriously to the borrower; and for the good and sufficient reason that no banker can legally collect more than seven per cent per annum. On bills of exchange, higher rates of discount may be charged, up to a fixed limit. Canada has, nevertheless, adopted the clever expedient of allowing the banks to charge as much as they please, without being subject to a criminal prosecution; but not to collect more than seven per cent by legal process. In this country, the maximum rate of interest collectable by law is twelve per cent, except in certain cases; and in such instances the court before whom the case shall have been brought will be competent to fix the amount in excess of twelve per cent. So our Usury Law is substantially like that of Canada; but not exactly. We do not therefore see how any general injury can be done by fixing the legal rate of interest at a lower amount than it is now. The Canadian Usury Laws when extended here may affect a few private capitalists; but the banks that loan most to commercial people and will not be seriously affected. A wealthy bank like the Bank of Montreal with numerous branches might have an advantage over smaller banking companies; but practically it would be scarcely perceptible in this country.

Cheese Factories.

Whilst agriculture is prominently before the public, it may not be amiss to offer a suggestion about cheese. Anyone who visited the Agricultural Exhibition, in the expectation of seeing cheese equal to that produced elsewhere, must have gone away disappointed; for the only samples shown were far inferior to what is found usually on everybody's table. Besides that, the quantity of cheese made in the Colony is a mere nothing. The imports, however, in 1868, was 60,000 pounds, at a cost of \$10,000; and in 1869, 40,000 pounds, worth \$8,000. Now, it appears to us that this amount of money might be kept in the Colony, if a little more enterprise were shown our farmers in the production of cheese. We know, however, of no more certain way in which to supply home demand with good cheese, than to start a Cheese Factory in every district where there are enough farmers residing, contiguous to each other, to make the undertaking possible and profitable. In a district like that surrounding the environs of Victoria, extending out as far as Elk Lake, we see no difficulty whatever in making a Cheese Factory a success. In the Eastern Provinces and States, Cheese Factories are now as common as grist-mills once were; and already it has been found necessary to assist them by suitable legislation, to protect those who sell the milk as well as those who make the cheese. We offer the suggestion to our country readers, believing that a good cheese-maker would be handsomely remunerated for his outlay of labor and capital in starting a Cheese Factory, where all might send their milk and take cheese in return.

More War.

The news that Russia intends to declare war unless Prussia will accept peace without conquest is startling. The telegram has not been confirmed; but the probabilities are that it is true substantially. Nothing is more natural than to conclude that neither Russia, England, nor Austria, will sit listlessly by and see Prussia go beyond a just resistance to France's declaration of war. To undertake to dismember France, place a King on the Spanish throne, and change entirely the balance of power in Europe, is something that neither England nor Russia is prepared for. Hence Russia's action is probable.

A Gilman, Merchant Tailor has removed his place of business to the store adjoining the Colonial Hotel, Government street four doors from Yates street, where he is prepared to sell at reduced rates, Custom Made Clothing and Gents' Furnishing Goods. Also Garments made to order according to the Latest Styles.

FASHION—AUTUMN, 1870.—A choice selection of latest styles of goods for the season, will arrive by the Idaho for the London House.

New Advertisements.

FURNITURE CATALOGUE SALE.

Thursday, October 13th,

AT 11 O'CLOCK A.M.

all his Superior Modern

Household Furniture

comprising in part:

Mahogany & Walnut

Furniture of

Drawing Room, Parlor, Dining

and Bed Rooms, Carpets, Hearth

Rugs and about 200 Books.

Elegant Silverware,

TABLE CUTLERY,

SUPERIOR GLASSWARE.

Telescopes, Ornaments and

Lusters.

One superior Tricord Overstrung

7 Octave Kirkman's Piano

in Rosewood Case.

One ladies' superior Dressing Case,

Mahogany Medicine Chest, Bed and

Table Linens, Blankets, Counterpanes,

Drawing room, Hall and Kitchen Cloths,

Ottoman's, Antimacassans, Spring and

Hair Mattresses, Chambers Sats, Looking

Glasses, Lace and Damask Curtains,

Mahogany Poles and Rings, Japanese

Ware, Articles of Virtu, Globe and

Gold Fish.

The first-class Horse

"DIXIE."

Guinea Fowls, Geese, and a fine lot of

Hens.

ALSO.

A large assortment of

Kitchen Furniture.

Catalogues will be issued with the

daily edition of the STANDARD one day

before the Sale.

J. P. DAVIES,

Auctioneer.

CONSIGNEE NOTICE.

THE SCHOONER LOVETT FRACOCK,

Chas. Gustafson, Master, from San Francisco,

will commence discharging this morning at the Hudson

Bay Co's wharf. Consignees are requested to call at the

office of the undersigned for freight and receive orders for

their goods.

N. J. - All goods remaining on the wharf after 5 p.m.

will be stored at the expense and risk of the owners.

MILLARD & BEEVEY, Wharf street.

Fare Reduced!

BARNARD'S EXPRESS LINE

Stages.

THE FARE FROM YALE TO SODA

Creek is reduced to..... \$4.50

From YALE to BARKERVILLE..... 60 00

Thru to Soda Creek 4 Days..... 2 00

Quinnville..... 6 00

Extra Stages laid on when required.

Passengers by Regular Stage must leave Victoria by

FRIDAY'S "ENTERPRISE"..... F. J. BARNARD.

FOR PORTLAND.

THE NORTH PACIFIC TRANSPORTATION Company's steamship

CALIFORNIA

JOHN HAYES..... Commander.

Will leave Brodick & Co's wharf for the above port on Thursday morning, Oct. 6th.

For freight or passage apply to

R. BRODRICK, Agent.

EDWARD WATSON,

WATCHMAKER, JEWELER & ENGRAVER

GOVERNMENT STREET.

CHRONOMETERS & WATCHES

Cleaned, Repaired and Warranted.

Every Description of

Jewelry Made to Order

New Advertisements.

WM. DALBY, Rock Bay Tannery

From Mr. Webster, and purchased the stock in value has

now on hand a

Large Assortment of

Harness, Sole, Rouset, Bridles,

Aparajo, Galf, Kip

and other kind of

LEATHER.

Has on hand the Best and Largest Assortment of

TEAM, DOUBLE AND SINGLE SUGGY

CANT, DRAY AND TEAM

HARNESS,

And has received,

EX "CORSAIR" From London,

Ladies' and Gents' Riding Saddles,

Bridles and Whips,

CHAMP FOR CASH

To make room for other Goods.

A general assortment of Ladies' and Gentlemen's

Trunks & Valises.

Sole Leather Trunks & Valises

Made to Order.

MANUFACTORY & SALESROOM,

St. Nicholas Building, Government St.

The Highest Cash Price paid for

Hides, Calf and Sheep Skins.

Notice.

IF THE CHARGES ON THE Horse and Mare

now at the Jockey Stables of Mr. J. W. Williams at

Johnson street, and left there since the month of July

last, are not paid by Friday next, the 30th inst. they

will be sold to defray charges thereon and expenses.

Dated this 29th Sept. 1870.

Robert Bishop, Attorney at Law

Live and Let Live.

THE UNDERSIGNED begs to remind his

Friends that he is on hand to supply them with the

best of Wines, Liquors and Cigars.

D. S. PORTER, Theatre Saloon.

ASHCROFT RACES.

THE MEETING IS UNAVOIDABLY

postponed till the 18th and 19th inst.

C. F. CORNWALL.

Owner Wanted.

A RED YEARLING with Four White Legs

and star on forehead, has been on my premises

for about six weeks. The owner can have him by paying

me \$100. JOHN PEARCE, North Saanich.

PUBLIC NOTICE.

ENCOURAGE PRIVATE ENTERPRISE.

TO TRAVELLERS, PACKERS AND STOCKDRIVERS

THE SCHOONER LOVETT FRACOCK, EX "CORSAIR,"

son's Bridge is a saving of both Time and Money.

The road is good, and well travelled. At the Bridge

there is every accommodation both for man and horse.

CHARLES DANIELSON, Quennelle, N. C.

Oxen For Sale.

ONE PAIR FIRST CLASS WORK

Oxen For Sale.

Apply at the

STANDARD OFFICE.

or to R. Weir, Metcuen.

ROBERTSON & FARR,

BLACKSMITHS,

Wagon & Carriage Builders.

Myself, Robertson and Farr having leased the Shop

on Johnson Street, next door to Banister's Brewery,

are prepared to do anything in the above line with

neatness and dispatch. All orders from the country

promptly attended to.

CHARLES DANIELSON, Quennelle, N. C.

Notice to Farmers.

THE UNDERSIGNED is prepared to Thrash

for all Old Customers and the Public Generally. For

Five cents per Bushel and furnish Six Horses and four

men.

H. SIMPSON, South Saanich.

New Advertisements.

U.S. Mail Steamer on Puget Sound.

THE PUBLIC ARE CAUTIONED That

all reports of the sinking of the U. S. Mail Steamer

Label or Alida are Untrue and originate with inter-

ested parties.

It is the intention of the undersigned to make regular

trips twice a week between Victoria and Puget Sound,

as per announcement, and report to the contrary.

B. A. STARK, Victoria, V. I., Sept. 27, 1870.

School Notice.

THE ANNUAL MEETING of the Residents

of Cedar Hill School District will be held at Cedar

Hill School house on the 15th inst. at 2 o'clock p.m.

to elect a new Local Board and Treasurer.

W. H. ACHRON, Chairman Local Board.

VICTORIA HOUSE.

Corner of Douglas & Penders Streets.

WINE, LIQUORS AND CIGARS, DIS-

pensated at the Bar.

se28 3m E. Woods, Proprietor.

NOTICE.

MR. F. G. RICHARDS, of the Albatross

is the Land Registry Officer under the

provisions of the Land Registry Ordinance 1870. I shall

issue a Duplicate Certificate of Title to Lot 320, Yates

street, Victoria City, in the name of William Lawson,

unless cause be shown to the contrary within one month

from the date hereof.

E. G. ALSTON, Land Registry Office, 20th Sept., 1870.

HORSE, CARRIAGE & HARNESS,

FOR SALE.

ONE FIRST CLASS CARRIAGE HORSE,

that will work in single or double harness, or is a good

single horse.

ALSO

ONE COVERED CARRIAGE, can be used

single or double.

ALSO—One Good Single Harness.

The above will be sold cheap. Apply to the

STANDARD OFFICE.

R. Brodick & Co.

UNION AND CITY WHARVES.

COAL, WOOD, PRODUCE, AND COM-

mission Merchants. Vessels' cargoes

discharged with accuracy and dispatch.

Goods, stored at moderate rates, and a general

commission and forwarding business

transacted.

Agency of the North Pacific Transportation

Co. of San Francisco, California.

COLONIAL

HOTEL & RESTAURANT,

GOVERNMENT STREET,

Victoria, V. I. B. C.

BED ROOMS FURNISHED,

and every attention paid to the Comfort of Travellers.

Board & Lodging by the Day, \$3 and

Private Dining Rooms

For Ladies and Families.

S. DRIARD, Proprietor,

se28 3m

Fredk. S. BUSHELL,

PIANO FORTE

Tuner and Regulator,

JOHNSON STREET.

EX "CORSAIR."

A. Casamayou & Co.,

YATES STREET.

Have received from England ex-above

vessel, an assortment of

Candles, Groceries and

Provisions,

which they offer at a Low Price.

se27

FRED'K. REYNOLDS,

FAMILY

New Advertisements.

ORIENTAL RESTAURANT, Yates Street.

VICTORIA, B. C.

THE UNDERSIGNED HAVING BE-

come proprietors of the above establishment,

desires the support of their friends and the Public Gen-

erally.

Meals 50 cents each,

or by the Carte.

A First Class French Cook Engaged.

Rooms for Private Parties and Families.

WHITE & PAGDEN.

NOTICE.

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of "The Land Registry Ordinance 1870," I shall

issue a Duplicate Certificate of Title to Lot 320, Yates

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ONE FIRST CLASS CARRIAGE HORSE,

that will work in single or double harness, or is a good

single horse.

ALSO

ONE COVERED CARRIAGE, can be used

single or double.

ALSO—One Good Single Harness.

The above will be sold cheap. Apply to the

STANDARD OFFICE.

R. Brodick & Co.

UNION AND CITY WHARVES.

COAL, WOOD, PRODUCE, AND COM-

mission Merchants. V

Miscellaneous Advertisements.

Grotto Saloon

GOVERNMENT STREET,
Corner of Broun Alley, Victoria, B. C.

Wm. McNiff, Manager.

Wines, Liquors, and Cigars
OF THE BEST BRANDS,
DISPENSED AT THE BAR

A Free Lunch Daily

Peter McQuade,
IMPORTER
AND DEALER IN

Wholesale and Retail Dealers in
Hamp, Cords, Anchors, Chains,
Ropes, Ties, Belts, Rubber, Hemp,
Twine, Ship Stores, etc., etc.
Pole, Oil, Turpentine, Coal
Oil, Spent Oil, Machines
etc., etc., etc.

WHARF STREET,
VICTORIA, V. I.

C. H. Charity

STILL CARRIES ON HIS
BOOT AND SHOE
MANUFACTORY

—AT THE—

SAME OLD STAND,

OPPOSITE ST. NICHOLAS HOTEL.

PROMIS AND SAUNDERS,

Importers and Dealers

Groceries, Provision,
Grain and Feed

Wines, Liquors, &c.

Constantly on hand the
Best and Cheapest Selection

of

FAMILY GROCERIES.

The very best Bordeaux Claret Wine on draught at
the usual price of 10/- per gallon, or 2/- per doz. in case.

ALL GOODS DELIVERED FREE OF CHARGE to any part
of the Town or suburbs.

BARK! BARK! BARK!!!

SELECTED AND PEELLED BY A

PRACTICAL TANNER

—AND—

LEATHER DEALER.

200 CORDS CHOICE

HEMLOCK BARK,

For Tanning apply to JAS. F. McGRATH,
Glasgow House, Harbourside Island or to
P. McTIERNAN,
Government Street, Victoria.

\$40,000.

FORTY THOUSAND DOLLARS will be
paid by the Bank of British Columbia to
any one who can prove to the satisfaction of
F. Boccia, Soda Water and Syrup Manufac-
turer, Johnson Street, that the said P. Boccia
does not make the best Soda Water and
Syrup in Victoria.

P. BOCCIA,
Johnson Street.

J. CROWTHER,

House, Sign & Ornamental

PAINTER,

GILDER, GRAINER & PAPERHANGER,

YATES STREET, near Douglas.

W. G. Bowman,

LIVERY AND SALE STABLES,

Yates Street,

BETWEEN GOVERNMENT AND BROAD STREETS.

Horses, Wagons, Carriages,

ON HIRE.

Horses taken on Livery by the week or
month, on the most favorable terms, and
careful attention guaranteed.

FROM HONOLULU.

THE CARGO OF THE

BRIG BYZANTIUM

CONSISTING OF

SUGAR, various grades

MOLASSES,

FULL,

MEAT BEEF,

DAILY SALT.

Sold by

J. ROBERTSON STUART,

Wharf Street.

Wm. C. BRYANT

FARRIER AND HORSE-SHOER.

JOHNSON STREET,

near Williams' Stables.

SHOING DONE WITH DISPATCH

on the premises of the Veterinary

College. Particular pains taken

with Livery and Interfering Horses. All

Lame and Crippled Horses will find im-
mediate relief by shoeing on the above principle.

All Work warranted to give satisfaction.

FOR SALE.

A LARGE QUANTITY OF

STOVE WOOD

CUT TO ALL SIZES AND

DELIVERED TO ANY PART OF THE

City FREE OF CHARGE.

Orders left at F. Campbell's Adelpi

Corner will be promptly attended to.

SNYDER & BAYLEY.

BRITISH COLUMBIA

Billiard Saloon,

FORT STREET

TOWNSEND & GIFFER.

Miscellaneous Advertisements.

THE GUELPH
SEWING MACHINE.

THE UNDESIGNED HAVE RE-

ceived per Hammer Pelican an assortment of the

above Sewing Machines, which they offer to the public at

an extraordinary LOW PRICE.

\$20 and Upwards!

For Cheapness, Simplicity, Efficiency and Durability

they cannot be surpassed.

Every Family in British Columbia can afford one.

Call and examine them. A. & W. WILSON.

Port Street.

CRAIGG'S

PHOTOGRAPHIC GALLERY.

Prices Reduced to

\$4 per Doz., or \$2 half dozen.

Government Street,

Over the Theatre.

LEA SHANG & CO.

Manufacturers of

HAVANA CIGARS

From the finest Tobacco.

Also Indian Beads in Tobacco and all kinds of Chinese

Merchandise. Corner of Market and Commercial

Alley.

1 Cigar for 25 cents

3 Cigars for 10/- cents.

All Goods Imported.

N. B. Orders for U. S. Cigars promptly attended to.

H. F. HEISTERMAN,

REAL ESTATE AGENT,

Langley street, near corner of Yates.

WILL SPECIALLY ATTEND TO THE

Negotiation of Loans, to selling, pur-

chasing and leasing property, and every

other branch of the Real Estate business.

Maps and Charts of all the different dis-

tricts and towns of the Island, and also of

the Mainland, may be inspected, free of

charge, at his office.

Intending purchasers of Lots, Dwelling

Houses, Homesteads or Farms, will find a

large number on his list from which to make

a selection.

Parties desiring to lend monies on mor-

gage can always obtain the best Securities

and advice.

ALSO,

MONEY TO LEND ON LONG TIME, at low rates

of interest.

Every kind of conveyance executed with

despatch.

Manhattan Life Assurance Co.

of New York.

H. F. HEISTERMAN,

General Agent for B. C.

ROYAL HOTEL.

WHARF STREET,

VICTORIA, V. I., B. C.

Opposite the Steamboat Landing. Established in 1858

Good Accommodations for Single Persons

and Families.

MEALS OF BEST QUALITY

CLEAN BEDS.

CHARGES MODERATE.

Board and Lodging per Day, \$1.00

JAMES WILCOX,

Proprietor.

N. B.—Fire-proof Brick Building. au20

WANTED.

BY MIDDLE AGED WOMAN a Situation

as Housekeeper or Nurse.

Apply at

THIS OFFICE.

A. H. FRANCIS

DEALER IN

Groceries, Flour,

Bacon, Hams,

Butter, Eggs,

Grain, Island and

Tropical Fruits.

Fort Street, 2 doors from Douglas, Victoria, B. C.

J. Clayton's

NURSERY.

PLANTS, FRUIT TREES, EVERGREENS,

Shrubs, Roses, Lilies, Peonies, and

General Nursery Stock.

Moss Street, near Government House. ly

MANSFIELD-HOLROYD,

New and Second-hand

FURNITURE DEALERS,

Near Corner Yates and Douglas Streets.

Miscellaneous Advertisements.

Phoenix Fire Assurance
COMPANY

LOMBARD STREET AND CHARGING CROSS,

LONDON.

ESTABLISHED 1782.

For Insuring every kind of Property in all

parts of the World from Loss or

Damage by Fire.

THE PROMPTITUDE AND LIBERALITY

with which its engagements are always met

by the Company has secured for it the most

extensive patronage, and the fact that since its

establishment, it has paid more

than £1,000,000 in discharge of claims for

Losses by Fire.

The security offered to the public by the Phoenix Office

is unlimited, comprising in addition to the large invested

capital of the Company the whole fortunes of nume-

rous proprietors, composed of some of the most opulent

merchants and others in the United Kingdom. An

annual and short time Insurance are effected upon all

kinds of property in Vancouver Island and British

Columbia on the most favorable terms.

Prompt cash payment and full power to settle all

losses and claims without referring to the Head Office in

London.

Rate and Particulars of Insurance may be had on

application to

THOS. G. NUTTALL,

Agent.

Government Street

Opposite Masonic Hall.

D. SPENCER,

NEWS AGENT,

GOVERNMENT STREET,

VICTORIA, V. I.

Newspapers and Magazines

(English and American)

AT GREATLY REDUCED RATES.

Special Terms to Clubs, Read-

ing Rooms, Mechanics' In-

stitutes, &c.

Cash invariably in Advance.

GRELLEY & FITZGERALD,

IMPORTERS

AND

Wholesale Dealers

IN

Fine English, French & American

LIQUORS,

WHARF STREET,

VICTORIA, B. C.

A LARGE STOCK OF

Bonded Wines, Brandies, &c.,

ALWAYS ON HAND.

To Dealers purchasing in large

quantities a Liberal Discount will

be made for

CASE.

AGENTS FOR

NAPOLEON'S CABINET CHAMPAGNE,

BOUCHE, FILS & Co

SPECIAL CUVÉE

BOKE'S BITTERS,

HOPKINS' BITTERS,

G. PRELLER CLARET,

BANCROFT CIDER.

lyc

CLEAN YOUR CHINA.

BENJAMIN WAKEFIELD,

CHINA WARE AND CLEAN-

ING. He is prepared to execute all Orders in that

line. General Work included.

Call upon him at F. & Co's store on Fort Street

will be promptly attended to.

S. J. McALLISTER'S

Fast Freight Line to Barkerville Leaves

Yates for Barkerville on the 1st and 15th of each

month. Fare \$40. Freight 20 cents per lb. To way

places in Proportion.

au20

Commission Executed Promptly.

A. JOHNSON, Agent.

GORGE RETREAT,

MARTIN DODD, Proprietor.

Every body knows the Gorge and Every-

body goes there for Pleasure.

THE GORGE RETREAT BAR is

supplied with the Best Wines, Liquors,

Porter, Ale, and Cigars.

There is a **PLATFORM FOR DANCING**

which is well covered from the sun and rain,

Miscellaneous Advertisements.

FURNITURE, BEDDING,
AND
Upholstery Goods.

J. SEHL

IMPORTER & MANUFACTURER,

HAS JUST RECEIVED AND OFFERS

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